

CASE STUDY: Beneficiary Friendly Immediate Annuity

Pass Payments to Your Beneficiary

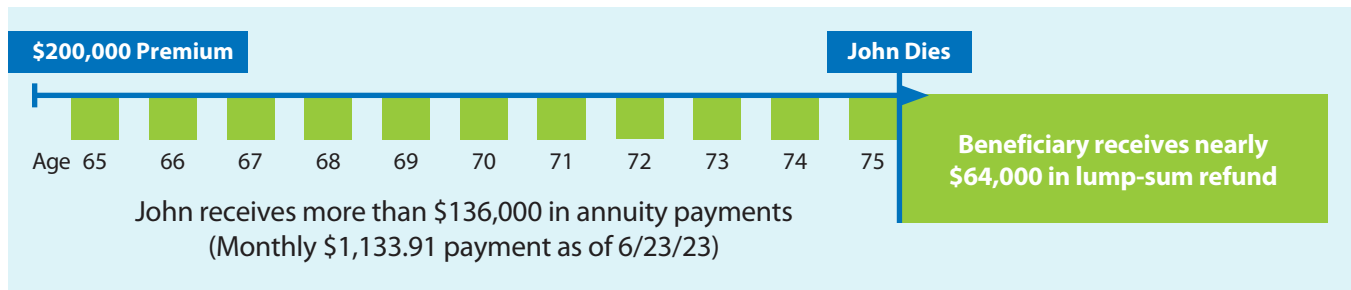
IncomeSource® Series, a single premium immediate annuity (SPIA), offers two important payment options for beneficiaries that often go overlooked.

John purchased an IncomeSource contract when he was 65 years old. Upon his death, he wanted his remaining premium payments to pass to his named beneficiary instead of stopping. His financial professional introduced him to **Life with Cash Refund** and **Life with Installment Refund** payment options.



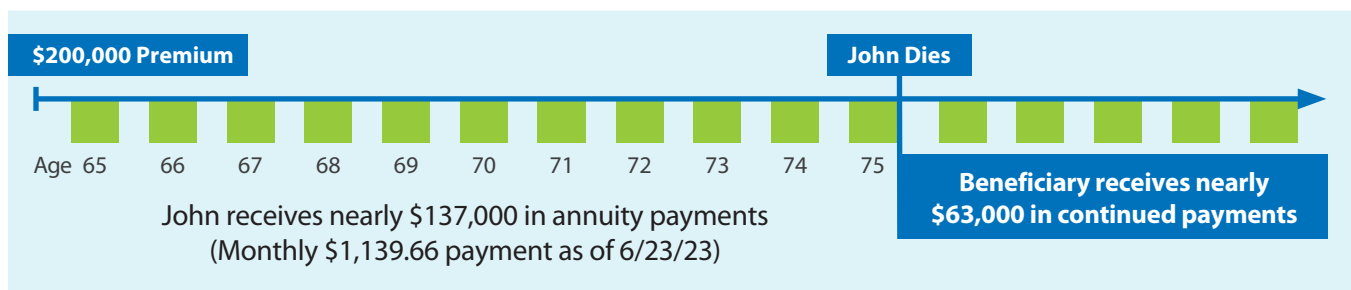
For Example: Cash Refund Option*

John Dies at 75: The **Cash Refund** option pays his beneficiary the remainder of the premium as a **lump sum**.



For Example: Installment Refund Option*

John Dies at 75: The **Installment Refund** option pays his beneficiary the remainder of the premium as an **income stream** until the premium is exhausted.



*To learn more about IncomeSource payment options,
visit WSFinancialPartners.com or contact your financial representative.*

*For illustration purposes only. Results may vary.

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Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at WSFinancialPartners.com/ratings. Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

WSFinancialPartners.com

Each version in the IncomeSource Series has a different set of current rates and factors used to determine your periodic income payments. A financial representative may offer only one IncomeSource Series version.

An immediate annuity is permanent. Owner has no access to premium, which converts to an income payout stream. There is no cash value, no death benefit and the annuity can't be surrendered. Contract terms, such as payment amount and frequency, cannot be changed, unless commutation is available and elected. An immediate annuity should not be purchased if access may be needed to any of the premium for living expenses or other purposes.

Integrity Life, Cincinnati, OH operates in DC and all states except NY, where National Integrity Life, Greenwich, NY operates. W&S Financial Group Distributors, Inc. (doing business in CA as W&S Financial Insurance Services) is an affiliated life insurance agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group.

Payment of benefits under the annuity contract is the obligation of, and is guaranteed by Integrity Life or National Integrity Life. Guarantees are based on the claims-paying ability of the company issuing the annuity. Products are backed by the full financial strength of the issuing company. Earnings and pre-tax payments are subject to income tax at withdrawal. Withdrawals may be subject to charges. Withdrawals of taxable amounts from an annuity are subject to ordinary income tax, and, if taken before age 59½, may be subject to a 10% IRS penalty. Western & Southern Financial Group member companies and their agents do not offer tax advice. For specific tax information, consult your attorney or tax advisor. Interest rates are declared by the insurance company at annual effective rates, taking into account daily compounding of interest. Product and feature availability, as well as benefit provisions, vary by state.

Payouts end at the annuitant's death unless a certain period, cash refund or installment refund option is selected. If a payout for life or for two lives is selected, whether the payouts received are less than or greater than the premium paid will depend on how long the annuitant(s) lives. If death occurs after any guaranteed income payouts have been made, no additional payments will be made to the beneficiary.

Single Premium Immediate Annuity contract series ICC16 ENT-01 1701, ENT-01 1701 NY, Deceased Commutation Rider series ICC09 ER.02 0901 and Living Commutation Rider series ICC09 ER.01 0901.

No bank guarantee • Not a deposit • May lose value • Not FDIC/NCUA insured • Not insured by any federal government agency

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